



Order Filed on January 30, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2(c)

DUANE MORRIS, LLP

By: Ryan A. Gower Atty. ID: RG4645

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Attorneys for Creditor: TD Bank, N.A.

In Re:

MARK RANUCCI and

LISA RANUCCI,

Case No.: 18-23067-MBK

Chapter 13

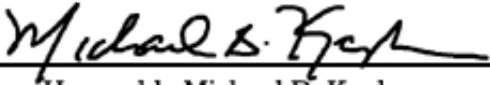
Judge: Hon. Chief Judge Michael B. Kaplan

Hearing Date: 12/13/2023

**CONSENT ORDER RESOLVING DEBTORS' MOTION TO DEEM TD BANK, N.A.'S
MORTGAGE CURRENT AND AWARDED ATTORNEY'S FEES AND COSTS**

The relief set forth on the following pages, numbered (2) through two (2), is **ORDERED**.

DATED: January 30, 2024


Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtors: Mark Ranucci and Lisa Ranucci

Case No.: 18-23067-MBK

This matter, having been opened to the Court upon the Motion of the Chapter 13 Debtors, Mark Ranucci and Lisa Ranucci (the “Debtors”), by and through their counsel Norgaard O’Boyle & Hannon, by way of a Motion for an Order (I) Deeming TD Bank, N.A.’s Mortgage Current; (II) Awarding Fees and Costs; (III) Imposing Sanctions Against TD Bank, N.A. for Violation of the Post-Discharge Injunction; and (IV) Granting Related Relief (the “Motion”), and TD Bank, N.A.,

For good cause shown, it is **ORDERED** that the Debtors’ Motion is resolved, subject to the following conditions:

1. The Debtors’ second mortgage on their residence, held by TD Bank, N.A. shall and is hereby deemed current through and including the October 22, 2023 payment. Any payments made by the Debtors after October 22, 2023 shall be applied to mortgage payments due and owing after October 22, 2023;
2. TD Bank, N.A. shall make the appropriate account adjustments in order to comply with this Order within thirty (30) days;
3. TD Bank, N.A. shall submit universal data forms to the credit reporting agencies to which it reports to reflect that the account has been paid through the October 22, 2023 payment, or through which payment may have otherwise been paid at the time of submission, within 30 days of the entry of this Order; and
4. TD Bank, N.A. shall pay the attorney’s fees and costs incurred by the Debtors relating to the Motion and related Motion to Reopen the Chapter 13 Case in the amount of \$2,025.00 within 30 days of entry of this Order; and.

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Debtors: Mark Ranucci and Lisa Ranucci

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5. The subject Chapter 13 case shall be closed upon entry of this Consent Order resolving the Debtors' Motion.